

UNITED STATES BANKRUPTCY COURT  
District of New JerseyIN RE: David M. Jones  
Janneh P. Grant-JonesCase No.: 17-20321  
Judge: JNP

Debtor(s)

## CHAPTER 13 PLAN AND MOTIONS

☐ Original  
☒ Motions Included☒ Modified/Notice Required  
☐ Modified/No Notice Required

Date: 10/30/2017

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

## YOUR RIGHTS WILL BE AFFECTED.

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

## THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

## Part 1: Payment and Length of Plan

a. The debtor shall pay 437.00 Monthly to the Chapter 13 Trustee, starting on 06/01/2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Ernest A. Aponte, Esquire	Attorney Fees	1,380.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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**Part 4: Secured Claims**

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Chase Mortgage	202 Sycamore Avenue Egg Harbor Township, NJ 08234 Atlantic County	12,550.00	0.00	12,550.00	1,136.63

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
-NONE-					

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
-NONE-				

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Toyota Motor Credit Co	2011 Toyota Corolla 130,000 miles Location: 202 Sycamore Avenue, Egg Harbor Township NJ 08234	9,497.00	8,450.00	None	8,450.00	5.25	9,625.80

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Westgate Resorts	Time Share (10,000 Turkey Lake Road, Orlando, FL 32819, Building 100)	1.00	8,076.62

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

Creditor  
-NONE-

**g. Secured Claims to be Paid in Full Through the Plan** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
Toyota Motor Credit	2011 Toyota Corolla, 130,000 miles Location: 202 Sycamore Avenue, Egg Harbor Township, NJ 08234	9,625.80

**Part 5: Unsecured Claims** ☒ **NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
-NONE-			

**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
-NONE-				

**Part 7: Motions** ☐ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

a. **Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☐ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Portfolio Recovery Associates, LLC	Judicial Lien on Real Property	Judicial Lien	\$1,674.61	\$140,000.00	\$47,350.00	\$155,353.00	\$1,674.61

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐  
**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Portfolio Recovery Associates, LLC	Real Property Judicial Lien	\$1,674.61	\$140,000.00	\$155,353.00	\$1,674.61	\$1,674.61

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☐ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Toyota Motor Credit Co	2011 Toyota Corolla 130,000 miles Location: 202 Sycamore Avenue, Egg Harbor Township NJ 08234	9,497.00	8,450.00	8,450.00	1,047.00

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commission
- 2) Ernest A. Aponte, Esq. - Attorney Fees
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-petition claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9 : Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 05/19/2017

Explain below **why** the plan is being modified: Plan is being modified in order to address secured creditor, Portfolio Recovery Associates, LLC's Secured Judicial Lien

Explain below **how** the plan is being modified: Motion to Avoid Judicial Lien is being filed in this Modified Plan.

Are Schedules I and J being filed simultaneously with this modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date October 30, 2017

/s/ Ernest A. Aponte, Esquire

Ernest A. Aponte, Esquire

Attorney for the Debtor

Date: October 30, 2017

/s/ David M. Jones

David M. Jones

Debtor

Date: October 30, 2017

/s/ Jannah P. Grant-Jones

Jannah P. Grant-Jones

Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date October 30, 2017

/s/ Ernest A. Aponte, Esquire

Ernest A. Aponte, Esquire

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: October 30, 2017

/s/ David M. Jones

David M. Jones

Debtor

Date: October 30, 2017

/s/ Jannah P. Grant-Jones

Jannah P. Grant-Jones

Joint Debtor



**Certificate of Notice Page 7 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 David M. Jones  
 Jannah P. Grant-Jones  
 Debtors

Case No. 17-20321-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 68

Date Rcvd: Nov 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2017.

db/jdb +David M. Jones, Jannah P. Grant-Jones, 202 Sycamore Avenue,  
 Egg Harbor Township, NJ 08234-5213  
 cr +Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
 Monroe, LA 71203-4774  
 516835629 +Buckley Madole, PC, 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
 516835630 +Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 516835638 +Chase Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009  
 517148913 Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane,  
 Monroe, LA 71203  
 517148914 +Chase Records Center, Buckley Madole, P.C., 99 Wood Avenue South, Suite 803,  
 Iselin, NJ 08830-2713  
 516835639 +Citibank/Best Buy, Centralized Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040  
 516835642 +Client Services, Inc., P.O. Box 1503, Saint Peters, MO 63376-0027  
 516835646 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
 (address filed with court: Direct TV, PO Box 78626, Phoenix, AZ 85062-8626)  
 516835645 +Devoe & Devoe, 90 Livingston Avenue, P.O. Box 830, New Brunswick, NJ 08903-0830  
 517084521 +Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 516835647 +Enhanced Recovery Company, LLC, P.O. Box 57610, Jacksonville, FL 32241-7610  
 516835651 First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524  
 516835655 Great Vacation Getaway, LLC, 1450 Sandlake Commons Boulevard, Orlando, FL 32819  
 516835656 +HSBC Bank, P.O. Box 5213, Carol Stream, IL 60197-5213  
 516835657 InCharge Debt Solution, P.O. Box 863252, Suite 300, Orlando, FL 32886-3252  
 517065867 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,  
 Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
 516835659 +Jones & Associates Law Group, LLC, 200 Centennial Avenue, Suite 200,  
 Piscataway, NJ 08854-3950  
 516835663 New Century Financial Services, Inc., 7 Entin Road, Parsippany, NJ 07054-5020  
 516835668 Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020  
 516835671 +Raymour and Flanagan Credit Card/WellsF, P.O. Box 10475, Des Moines, IA 50306-0475  
 516860653 +Raymour and Flanagan, Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026  
 516835672 +Rutgers State University, 57 US Highway 1, New Brunswick, NJ 08901-8554  
 516835679 +Superior Court of New Jersey, Essex County, 50 West Market Street, Newark, NJ 07102-1690  
 516835674 +Superior Court of New Jersey, Atlantic County, 1201 Bacharach Blvd.,  
 Atlantic City, NJ 08401-4526  
 516835686 TD Bank NA/Diamond Furniture, P.O. Box 84037, Columbus, GA 31908-4037  
 516964642 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849,  
 Dallas, TX 75380-0849  
 516835688 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,  
 Cedar Rapids, IA 52408)  
 516897047 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517042455 Toyota Motor Credit Corporation, KML Law Group PC, 216 Haddon Avenue, Suite 206,  
 Westmont, NJ 08108  
 516835691 +Westgate Resorts, Foreclosure Department, 2801 Old Winter Garden Road,  
 Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 03 2017 22:57:30 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 03 2017 22:57:27 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

516835628 E-mail/Text: legal@arsnational.com Nov 03 2017 22:57:14 ARS National Services, Inc.,  
 P.O. Box 463023, Escondido, CA 92046-3023

516835627 E-mail/Text: mtamsett@adminrecovery.com Nov 03 2017 22:57:59 Admin Recovery, LLC,  
 45 Earhart Drive, Suite 102, Buffalo, NY 14221-7809

516835635 +E-mail/Text: bkr@cardworks.com Nov 03 2017 22:56:36 Cardworks/CW Nexus,  
 Attn: Bankruptcy Department, P.O. Box 9201, Old Bethpage, NY 11804-9001

516835637 +E-mail/Text: bkr@cardworks.com Nov 03 2017 22:56:36 Carson Smithfield, LLC,  
 225 W. Station Square Dr., Pittsburgh, PA 15219-1174

517066379 +E-mail/Text: bankruptcy@cvaps.com Nov 03 2017 22:57:53 Cavalry Investments, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

516835643 E-mail/PDF: creditonebknofications@resurgent.com Nov 03 2017 22:55:15 Credit One Bank,  
 P.O. Box 98873, Las Vegas, NV 89193-8873

516835648 E-mail/Text: bnc-bluestem@quantum3group.com Nov 03 2017 22:58:15 Fingerhut Direct Marketing,  
 PO Box 166, Newark, NJ 07101-0166

516835654 E-mail/Text: fggbanko@fgny.com Nov 03 2017 22:56:44 Foster Garbus and Garbus,  
 7 Banta Place, Hackensack, NJ 07601-5604

517063169 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 03 2017 22:57:46 Jefferson Capital Systems LLC,  
 PO Box 7999, Saint Cloud MN 56302-9617

516835658 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 03 2017 22:57:46 Jefferson Capital Systems, LLC,  
 16 McLeland Road, Saint Cloud, MN 56303

District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 68

Date Rcvd: Nov 03, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517091211 E-mail/PDF: resurgentbknofications@resurgent.com Nov 03 2017 23:00:33 LVNV Funding LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675  
517107529 E-mail/PDF: resurgentbknofications@resurgent.com Nov 03 2017 23:00:34 LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517003339 E-mail/Text: bkr@cardworks.com Nov 03 2017 22:56:36 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
517075298 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 03 2017 22:57:26 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
516835660 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 03 2017 22:57:26 Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
516835662 +E-mail/Text: ext\_ebn\_inbox@navyfederal.org Nov 03 2017 22:58:38 Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000  
516835664 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 03 2017 23:12:15 Portfolio Recovery Associates, LLC, Attn: Bankruptcy Department, 120 Corporate Boulevard, Norfolk, VA 23502  
516835665 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 03 2017 23:00:35 Portfolio Recovery Associates, LLC, Attn: Bankruptcy Department, P.O. Box 41067, Norfolk, VA 23541  
517088303 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 03 2017 23:00:50 Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541  
517107879 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 03 2017 23:06:46 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
517104183 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 03 2017 23:00:35 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
517084539 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 03 2017 23:00:51 Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067, Norfolk VA 23541  
517063227 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 03 2017 22:57:46 Premier Bankcard LLC, Jefferson Capital Systems LLC Assignee, PO Box 7999, St Cloud MN 56302-7999  
517063228 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 03 2017 22:57:46 Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
516835673 +E-mail/Text: clientservices@simonsagency.com Nov 03 2017 22:58:22 Simons Agency, Inc, 4963 Wintersweet Drive, Liverpool, NY 13088-2176  
516840954 +E-mail/PDF: gecsedirecoverycorp.com Nov 03 2017 22:55:09 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517085731 +E-mail/PDF: gecsedirecoverycorp.com Nov 03 2017 22:55:09 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
516835681 +E-mail/PDF: gecsedirecoverycorp.com Nov 03 2017 22:54:32 Synchrony Bank/Gap, Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001  
516835682 +E-mail/PDF: gecsedirecoverycorp.com Nov 03 2017 22:54:32 Synchrony Bank/HH Gregg, Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001  
516835683 +E-mail/PDF: gecsedirecoverycorp.com Nov 03 2017 22:55:09 Synchrony Bank/Lowes, Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001  
516835684 +E-mail/PDF: gecsedirecoverycorp.com Nov 03 2017 22:54:32 Synchrony Bank/Pep Boys, Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001  
516835685 +E-mail/PDF: gecsedirecoverycorp.com Nov 03 2017 22:54:33 Synchrony Bank/Walmart, Attn: Bankruptcy Department, P.O. Box 956060, Orlando, FL 32896-0001  
516835687 E-mail/Text: bankruptcy@td.com Nov 03 2017 22:57:32 TD Bank NA/Target, P.O. Box 84037, Columbus, GA 31908-4037  
516835689 +E-mail/Text: bnc-bluestem@quantum3group.com Nov 03 2017 22:58:15 Web Bank/Fingerhut, 215 South State Street, Suite 800, Salt Lake City, UT 84111-2339

TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516835631\* +Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285  
516835632\* +Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285  
516835633\* +Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285  
516835634\* +Capital One, Attn: Bankruptcy Department, P.O. Box 30285, Salt Lake City, UT 84130-0285  
516835636\* +Cardworks/CW Nexus, Attn: Bankruptcy Department, P.O. Box 9201, Old Bethpage, NY 11804-9001  
516835640\* +Citibank/Best Buy, Centralized Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040  
516835641\* +Citibank/Best Buy, Centralized Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040  
516835644\* Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873  
516835649\* Fingerhut Direct Marketing, PO Box 166, Newark, NJ 07101-0166  
516835650\* Fingerhut Direct Marketing, PO Box 166, Newark, NJ 07101-0166  
516835652\* First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524  
516835653\* First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524  
516835661\* +Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
516835666\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, Attn: Bankruptcy Department, P.O. Box 41067, Norfolk, VA 23541)  
516835667\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 (address filed with court: Portfolio Recovery Associates, LLC, Attn: Bankruptcy Department, P.O. Box 41067, Norfolk, VA 23541)  
516835669\* Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020



District/off: 0312-1

User: admin  
Form ID: pdf901

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Total Noticed: 68

Date Rcvd: Nov 03, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

516835670*	Pressler and Pressler, LLP,	7 Entin Road,	Parsippany, NJ 07054-5020
516835675*	+Superior Court of New Jersey,	Atlantic County,	1201 Bacharach Blvd.,
	Atlantic City, NJ 08401-4526		
516835676*	+Superior Court of New Jersey,	Atlantic County,	1201 Bacharach Blvd.,
	Atlantic City, NJ 08401-4526		
516835677*	+Superior Court of New Jersey,	Atlantic County,	1201 Bacharach Blvd.,
	Atlantic City, NJ 08401-4526		
516835678*	+Superior Court of New Jersey,	Atlantic County,	1201 Bacharach Blvd.,
	Atlantic City, NJ 08401-4526		
516835680*	+Superior Court of New Jersey,	Atlantic County,	1201 Bacharach Blvd.,
	Atlantic City, NJ 08401-4526		
516835690*	+Web Bank/Fingerhut,	215 South State Street,	Suite 800, Salt Lake City, UT 84111-2339
			TOTALS: 0, * 23, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 05, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2017 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor	Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com,	bkggroup@kmlawgroup.com	
Ernest A. Aponte	on behalf of Debtor David M. Jones	ernestaaponte@justice.com
Ernest A. Aponte	on behalf of Joint Debtor Janneh P. Grant-Jones	ernestaaponte@justice.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa	ecfmail@standingtrustee.com,
summarymail@standingtrustee.com		
Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com
Melissa N. Licker	on behalf of Creditor	Chase Records Center NJ_ECF_Notices@buckleymadole.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 7